United States Middle Di	Bankruptcy Co strict of Florida	ourt a			Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Johnson, Rodney S.			Debtor (Spouse) (	(Last, First, N	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None			es used by the Joi ed, maiden, and tr		the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (If more than one, state all): 9111	ΓΙΝ) No./Complete EIN	Last four digits (if more than or		dividual-Tax	xpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State) 1306 Johns Cove Lane		Street Address	of Joint Debtor (I	No. and Stree	et, City, and Sta	ite
Oakland, FL	ZIPCODE 34787	_				ZIPCODE
County of Residence or of the Principal Place of Business:	:	County of Resi	idence or of the Pr	rincipal Place	e of Business:	
Orange Mailing Address of Debtor (if different from street address	s):	Mailing Addre	ss of Joint Debtor	(if different	from street add	lress):
	ZIPCODE					ZIPCODE
Location of Principal Assets of Business Debtor (if differe	ent from street address a	bove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Nature of Business (Check one box) Health Care Busines Single Asset Real Es 11 U.S.C. § 101 (51) Railroad Stockbroker Commodity Broker Clearing Bank Other N.A.  Tax-Exempt (Check box, if ap	Entity oplicable)  mpt organization e United States	Chapter 7  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are part debts, define \$101(8) as	ne Petition is	S.C. $\square$	one box) etition for of a Foreign ding etition for of a Foreign
	(		personal, fa	purpose."		
Filing Fee (Check one box)  Full Filing Fee attached		Del	one box: btor is a small bus btor is not a small		ned in 11 U.S.C	C. § 101(51D) J.S.C. § 101(51D)
Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifyi to pay fee except in installments. Rule 1006(b). See Constall Rule 1006(b).	ing that the debtor is una	able Debt	tor's aggregate nonc	less than \$2,4	90,925 (amount s	luding debts owed to subject to adjustment
Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration			all applicable box blan is being filed ceptances of the posses of creditors, i	with this pet lan were soli	icited prepetitio	on from one or more C. § 1126(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded ar distribution to unsecured creditors.		paid, there will be r	no funds available fo	or		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001- 25,000		50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to \$1 to \$ million mill	000,001 \$10,000,001 \$10 to \$50 lion million	\$50,000,001 to \$100 million		500,000,001 \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to \$1 to \$	000,001 \$10,000,001 \$10 to \$50	\$50,000,001 to \$100 million		500,000,001 \$1 billion	More than \$1 billion	

B1 (Official Form 1) ( <b>QASE</b> 6:13-bk-06102-KSJ 🛛 🗅	Doc 1 Filed 05/15/13	Page 2 of 54
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B1 (Silicita 1 or	m 1) (04/26) - 01-0 1011 - 01-01-01-01	5 = 1 m 5 m 5 m 7 m 7 m 7 m 7 m 7 m 7 m 7 m 7	Page 2
Voluntary Pet (This page must be	ition completed and filed in every case)	Name of Debtor(s): Rodney S. Johnson	
	All Prior Bankruptcy Cases Filed Within Last 8 Years	s (If more than two, attach additional sheet)	
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
Pendin	g Bankruptcy Case Filed by any Spouse, Partner or Aff	iliate of this Debtor (If more than one, attach	additional sheet)
	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhib	
(To be completed i	f debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar	
10K and 10Q) with	n the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in thave informed the petitioner that [he or she 12, or 13 of title 11, United States Co available under each such chapter. I fur debtor the notice required by 11 U.S.C. § 3	he foregoing petition, declare that I e] may proceed under chapter 7, 11, de, and have explained the relief ther certify that I delivered to the
Exhibit A is	attached and made a part of this petition.	x /s/ William Reed	
_		Signature of Attorney for Debtor(s)	Date
Does the debtor own	Exhi n or have possession of any property that poses or is alleged	<b>bit C</b> to pose a threat of imminent and identifiable h	arm to public health or safety?
_	hibit C is attached and made a part of this petition.	•	
	mon C is attached and made a part of this petition.		
₩ No.			
(To be completed l	Exh by every individual debtor. If a joint petition is filed, each	aibit D	nibit D.)
	completed and signed by the debtor is attached and made a		
If this is a joint peti		Fant at mas Fernasan	
_	also completed and signed by the joint debtor is attached a	nd made a part of this petition.	
	Information Rega	arding the Debtor - Venue by applicable box)	
<b>□</b>	Debtor has been domiciled or has had a residence, princip preceding the date of this petition or for a longer part of s	pal place of business, or principal assets in this	District for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, g	general partner, or partnership pending in this D	vistrict.
	Debtor is a debtor in a foreign proceeding and has its prin has no principal place of business or assets in the United this District, or the interests of the parties will be served in	States but is a defendant in an action or proceed	
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential Propoplicable boxes)	erty
	Landlord has a judgment against the debtor for possession	n of debtor's residence. (If box checked, complete	lete the following.)
	(Name of I	andlord that obtained judgment)	
	(Address of	of landlord)	<del></del>
	Debtor claims that under applicable nonbankruptcy law, tentire monetary default that gave rise to the judgment for	here are circumstances under which the debtor	
	Debtor has included in this petition the deposit with the c filing of the petition.		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Rodney S. Johnson
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Rodney S. Johnson  Signature of Debtor  X  Signature of Joint Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Telephone Number (If not represented by attorney)  Date	(Printed Name of Foreign Representative)  (Date)
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ William Reed Signature of Attorney for Debtor(s)  WILLIAM REED 850380 Printed Name of Attorney for Debtor(s)  The Reed Law Firm Firm Name P.O. Box 120280  Address Clampat, El. 34713,0380	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number e-mail  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual  Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT Middle District of Florida

In re Rodney S. Johnson	Case No.
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Rodney S. Johnson	
	RODNEY S. JOHNSON	
D-4		

**B6 Cover (Form 6 Cover) (12/07)** 

# FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

R64 (Official Form 64) (1200) See 6:13-bk-06102-KSJ	Doc 1	Filed 05/15/13	Page 7 of 54

In re	Rodney S. Johnson	Case No.
	Debtor	(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House, residence (in foreclosure) 17425 Tailfeather Court Clermont, FL 34711	Fee Simple		245,400	309,797
	Tota	ıl >	245,400	,

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(Report also on Summary of Schedules.)

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In re	Rodney S. Johnson	Case No.
-	Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	Х			
<ol><li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li></ol>		Hancock Bank checking acct. #3899 Hancock Bank		85
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		All HHG (see attached exhibit "A") In Debtor(s) possession		1,000
<ol> <li>Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		All clothing In Debtor(s) possession		50
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re	Rodney S. Johnson	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

(Continuation Sheet)				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Suntrust mutual fund In deposit		4,000
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Eastep & Johnson Landscaping, Inc.		1
<ol> <li>Interests in partnerships or joint ventures.</li> <li>Itemize.</li> </ol>	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.		Eastep & Johnson Landscaping, Inc.		56,000
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Chevy Corvette 2DR convertible, approx. 60,000mi, VIN: 1G1YY36W485111019 In Debtor(s) possession		22,000

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In re	Rodney S. Johnson	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND OF PROPE	D LOCATION ERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.	Х				
30. Inventory.	Х				
31. Animals.	Х				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	Х				
34. Farm supplies, chemicals, and feed.	Х				
35. Other personal property of any kind not already listed. Itemize.	X				
<u> </u>	<u> </u>	0conti	nuation sheets attached Tot	<b>l</b> al	\$ 83,136

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In re Rodney S. Johnson	Case No.
Debtor	(If known)
SCHEDULE C - PROPER	RTY CLAIMED AS EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)	
☐ 11 U.S.C. § 522(b)(2)  ☑ 11 U.S.C. § 522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Suntrust mutual fund	FSA §222.21(2)	4,000	4,000
All HHG (see attached exhibit "A")	Fla. Const. art. X, §4	1,000	1,000
Hancock Bank checking acct. #3899	FSA §222.11	85	85
	Total exemptions claimed:	5,085	

Bankruptcy2013 @1991-2013, New Hope Software, Inc., ver. 4.7.2-790 - 31860-301X-\*\*\*\* - PDF-XChange 3.0

B6D (Official Form 6D	) (12/07)
DOD (Official Form of	) (12/07)

In re _	Rodney S. Johnson		Case No	
	Debtor	,		f known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	NSECURED PORTION, IF ANY
ACCOUNT NO. 11477XXXX			Incurred: 10/2005 Lien: First mortgage					64,397
Bank of America PO Box 5170 Simi Valley CA 93062			Security: Real property, house (in foreclosure)				309,797	
			VALUE \$ 245,400					
ACCOUNT NO.21500002156079689  Suntrust 200 S Orange Ave Orlando FL 32801			Incurred: 1/17/2008 Lien: PMSI in vehicle > 910 days Security: 2008 Chevy Corvette 2DR convertible, approx. 48,000mi  VALUE \$ 22,000				22,513	513
ACCOUNT NO.			VALUE\$					
0 continuation sheets attached	•		/T-4-1 -	Sub	tota	ı≯	\$ 332,310	\$ 64,910
			(Total o		s pa 'otal		\$ 332,310	\$ 64,910

(Report also on (If applicable, reposition of Schedules) also on Statistical

(Use only on last page)

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

# Bankruptcy2013 @1991-2013, New Hope Software, Inc., ver. 4.7.2-790 - 31860-301X-\*\*\*\* - PDF-XChange 3.0

**B6** 

36E	(Official Form 6E) (04/13)			
In	re Rodney S. Johnson	, Case No		
	Debtor		(if known)	
	SCHEDULE E - CREDITORS HOLDIN			
ado pro	A complete list of claims entitled to priority, listed separately by t ecured claims entitled to priority should be listed in this schedule. In ress, including zip code, and last four digits of the account number, i perty of the debtor, as of the date of the filing of the petition. Use a settype of priority.	the boxes provided on the atta f any, of all entities holding p	ached sheets, state the name, mailing riority claims against the debtor or the	
	The complete account number of any account the debtor has witl debtor chooses to do so. If a minor child is a creditor, state the child B., a minor child, by John Doe, guardian." Do not disclose the child's	's initials and the name and ad	ddress of the child's parent or guardian, such	
bot Joi in t	If any entity other than a spouse in a joint case may be jointly lia ity on the appropriate schedule of creditors, and complete Schedule F h of them or the marital community may be liable on each claim by p nt, or Community." If the claim is contingent, place an "X" in the col- he column labeled "Unliquidated." If the claim is disputed, place an ' re than one of these three columns.)	I-Codebtors. If a joint petition lacing an "H,""W,""J," or "C" umn labeled "Contingent." If t	n is filed, state whether husband, wife, " in the column labeled "Husband, Wife, the claim is unliquidated, place an "X"	e
Sch	Report the total of claims listed on each sheet in the box labeled redule E in the box labeled "Total" on the last sheet of the completed			
	Report the total of amounts entitled to priority listed on each sounts entitled to priority listed on this Schedule E in the box labeled marily consumer debts report this total also on the Statistical Summar	'Totals" on the last sheet of th	ne completed schedule. Individual debtors v	⁄ith
	Report the total of amounts <u>not</u> entitled to priority listed on ear ounts not entitled to priority listed on this Schedule E in the box label h primarily consumer debts report this total also on the Statistical Sur a.	led "Totals" on the last sheet of	of the completed schedule. Individual debto	
∕□	Check this box if debtor has no creditors holding unsecured priority	claims to report on this Scheo	dule E.	
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) belo	w if claims in that category are lis	sted on the attached sheets)	
	Domestic Support Obligations			
	Claims for domestic support that are owed to or recoverable by a sp sponsible relative of such a child, or a governmental unit to whom su .S.C. § 507(a)(1).			
	Extensions of credit in an involuntary case			
appo	Claims arising in the ordinary course of the debtor's business or final interest of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ancial affairs after the comme	ncement of the case but before the earlier of	th
	Wages, salaries, and commissions			

Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

# Case 6:13-bk-06102-KSJ Doc 1 Filed 05/15/13 Page 14 of 54

In re Rodney S. Johnson	Core No.
In re	, Case No (if known)
Claims of certain farmers and fishermen. Up to \$6,150* per farmer or fishermen.	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instit	ution
Claims based on commitments to the FDIC, RTC, Director of the Office of T Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
$\ast$ Amounts are subject to adjustment on $4/01/16$ , and every three years the adjustment.	reafter with respect to cases commenced on or after the date of

\_\_\_\_ continuation sheets attached

In re _	Rodney S. Johnson	Case No.	
	Debtor	(If known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/a  Alana Cappello Esq 1800 NW 49th St Ste 120 Fort Lauderdale FL 33309			Incurred: N/a Consideration: Attorney for creditor BOA				Notice Only
ACCOUNT NO. N/a  Albert R Cook Esq 1211 SR 436 Ste 127 Casselberry FL 32707			Incurred: N/a Consideration: Attorney for John's Cove HOA				Notice Only
ACCOUNT NO. 28XXXX  American Credit Bureau 2755 S Federal Hwy Boynton Beach FL 33435			Incurred: 1/2010 Consideration: Medical services				275
ACCOUNT NO. Unknown Arnold Sod Company Inc 7285 NW 30th St Okeechobee FL 34972			Incurred: 1/2008 Consideration: Civil judgment				7,085
5continuation sheets attached	•			Subt	otal	>	\$ 7,360
				T	otal	>	\$

B6F (Official Form 6F) (12/07) - Co
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In re	Rodney S. Johnson		Case No.	
	Debtor	,		(If known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2434U0024657069  BM Wemple Pools c/o Transworld Systems Inc 3450 Lakeside Dr #475 Miramar FL 33027	_		Incurred: 6/2009				561
ACCOUNT NO. 546641030630XXXX  Capital One PO Box 5253  Carol Stream IL 60197			Incurred: 8/2004 Consideration: Revolving credit card debt				298
ACCOUNT NO. 93226520  Center for Diagnostic Imaging PO Box 551116  Tampa FL 33655	-		Incurred: 8/2009 Consideration: Medical services				43
ACCOUNT NO. 8000069XXXX  Chase PO Box 15298 Wilmington DE 19850	_		Incurred: 8/2004 Consideration: Revolving credit card debt				8,124
ACCOUNT NO. 54165780XXXX  Chase Bank USA NA PO Box 15298  Wilmington DE 19850			Incurred: 8/2004 Consideration: Revolving credit card debt				7,000
Sheet no. 1 of 5 continuation sheets attated to Schedule of Creditors Holding Unsecured	ched			Sub	tota	<b> ≻</b>	\$ 16,026

<b>B6F</b> (	(Official	Form	<b>6F</b> )	(12/07) -	· Cont.
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In re	Rodney S. Johnson	Case No.	
	Debtor	(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4378XXXX  Credit Collection PO Box 9134  Needham MA 02494			Incurred: 3/2012 Consideration: Collection				624
ACCOUNT NO. 3471XXXX  Credit Collection PO Box 9134  Needham MA 02494			Incurred: 6/2009 Consideration: Collection agent				431
ACCOUNT NO. N/a  Devin R Maxwell Esq 405 NW Third St Okeechobee FL 34972			Incurred: N/a Consideration: Attorney for creditor Agriturf				Notice Only
ACCOUNT NO. 60110044XXXX  Discover Financial Services PO Box 15316  Wilmington DE 19850-5316			Incurred: 10/2006 Consideration: Revolving credit card debt				6,381
ACCOUNT NO. 52063312XXXX  First Data Merchant 265 Broad Hollow Rd Melville NY 11747			Incurred: 9/2010 Consideration: Collection agent				1,647
Sheet no. 2 of 5 continuation sheets a	<del></del> .			Sub	_	_	\$ 9,083

B6F	(Official	Form	<b>6F</b> )	(12/07)	- C	ont.
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In re	Rodney S. Johnson		Case No.	
	Debtor	,		(If known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 120001000092XXXX  GECRB Yamaha PO Box 6153 Rapid City SD 57709			Incurred: 9/2007 Consideration: Installment contract				7,627
ACCOUNT NO. 310142429XXXX  Hancock Bank 1 Corporate Dr Ste 360 Lake Zurich IL 60047			Incurred: 9/2006 Consideration: Foreclosure				833,960
ACCOUNT NO. 50815936  LCA PO Box 2240  Burlington NC 27216			Incurred: 8/2009 Consideration: Medical services				18
ACCOUNT NO. 479212444XXXX  Macys PO Box 8053 Mason OH 45040			Incurred: 8/2006 Consideration: Revolving credit card debt				1,370
ACCOUNT NO. 35XXXX  MBB 1460 Renaissance Dr Park Ridge IL 60068			Incurred: 5/2010 Consideration: Medical collection				152
Sheet no. 3 of 5 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	tota	l <b>≻</b>	\$ 843,127

Nonpriority Claims

Total ➤ \$

B6F (Official Form 6F) (12/07) - Cont.

In re	Rodney S. Johnson	<b>,</b>	Case No.	
	Debtor	,	(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. UC7171863  Monumental Life Insurance Company PO Box 742502 Cincinnati OH 45274	•		Incurred: 7/2012 Consideration: Life insurance				93
ACCOUNT NO. 173929  Orlando Urology Associates 41 W Kaley St Orlando FL 32806			Incurred: 8/2009 Consideration: Medical services				276
ACCOUNT NO. 6815575XXXX  Paccar Financial 777 106th Ave NE Bellevue WA 98004			Incurred: 8/2006 Consideration: Surrendered vehicle				31,945
ACCOUNT NO. 05034716500  Progressive American Insurance Company c/o Credit Collection Services Two Wells Ave Newton MA 02459			Incurred: 4/2009 Consideration: Insurance				432
ACCOUNT NO. 2000814  Publishers National Associated Service 3656 Milestrip Rd Blasdell NY 14219			Incurred: 2/2012				65
Sheet no. 4 of 5 continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	ched			Sub	tota ota		\$ 32,811 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F	(Official	Form 6F	(12/07)	- Cont.
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In re	Rodney S. Johnson	Case No.
	Debtor	(If known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. N/a  Roger N Gladstone Esq 1499 W Palmetto Park Rd Ste 300 Boca Raton FL 33486			Incurred: N/a Consideration: Attorney for creditor Hancock				Notice Only
ACCOUNT NO. Unknown  Waste Management Inc 1001 Fannin Ste 4000 Houston TX 77002			Incurred: 3/2009 Consideration: Civil judgment				3,872
ACCOUNT NO. N/a William M Lindeman Esq PO Box 3506 Orlando FL 32802			Incurred: N/a Consideration: Attorney for creditor Waste Management				Notice Only
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 3,872

Total ➤ \$ 912,279

Case 6:13-bk-06102-KSJ	Doc 1	Filed 05/15/13	Page 21 of 54
B6G (Official Form 6G) (12/07)			G

In re	Rodney S. Johnson	Case No.	
	Debtor	_	(if known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

# Case 6:13-bk-06102-KSJ Doc 1 Filed 05/15/13 Page 22 of 54 B6H (Official Form 6H) (12/07)

In re	Rodney S. Johnson	Case No.				
	Debtor	_	(if known)			

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

囡	Check	this	box	if	debtor	has	no	codebtors.
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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

# **B6I (Official Form 6I) (12/07)**

he column labeled "Spouse' led, unless the spouses are s	EDULE I - CURRENT INCOME must be completed in all cases filed by joint debtors ar eparated and a joint petition is not filed. Do not state the lifter from the current monthly income calculated on Fo	nd by every married te name of any min	TDUAI d debtor, who con child. T	nether or not	a joint pet	ition is
Debtor's Marital Status: Single		OF DEBTOR AN	D SPOUSE			
	RELATIONSHIP(S): daughter	•		AGE(S): 5	years	
Employment:	DEBTOR Landscaper		SP	OUSE		
Occupation Name of Employee	Self employed					
Name of Employer	Sell employed					
How long employed				V.A.		
Address of Employer				v.A.		
NCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEF	BTOR	SPC	OUSE
. Monthly gross wages, sale			\$	747	\$	N.A.
(Prorate if not paid mo	•		\$	0	¢	N.A.
. Estimated monthly overti	me		э		<u> ф</u>	
SUBTOTAL			\$	747	\$	N.A.
a. Payroll taxes and soc b. Insurance c. Union Dues d. Other (Specify:		)	\$ \$ \$	37 0 0 0	\$ \$ \$	N.A. N.A. N.A.
. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	37	\$	N.A.
TOTAL NET MONTHLY	Y TAKE HOME PAY		\$	710	\$	N.A.
Regular income from ope (Attach detailed statemen     Income from real propert     Interest and dividends			\$ \$ \$	0 0	\$ \$ \$	N.A. N.A. N.A.
Alimony, maintenance debtor's use or that of deptor			\$	0	\$	N.A.
			\$	0	\$	N.A.
2. Pension or retirement in	come		\$	0	\$	N.A.
3. Other monthly income (Specify)			. \$	0	\$	N.A.
	Z TIMP OLICIA 12		- 3	0	\$	N.A.
4. SUBTOTAL OF LINES			\$	00	\$	N.A.
6. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)		\$	710	\$	N.A.
6. COMBINED AVERAGE from line 15)	E MONTHLY INCOME (Combine column totals	(Report also on on Statistical Su				licable,
7. Describe any increase or None	decrease in income reasonably anticipated to occur wit		-			

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In re_ Rodney S. Johnson	Case No
Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separal labeled "Spouse."	ate schedule of ex	penditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,250
	Ψ	
a. Are real estate taxes included?  b. Is property insurance included?  Yes No		
2. Utilities: a. Electricity and heating fuel	\$	400_
b. Water and sewer		30
c. Telephone		50_
d. Other Cable/internet		70
3. Home maintenance (repairs and upkeep)	\$	00
4. Food	\$	400_
5. Clothing	\$	50_
6. Laundry and dry cleaning		0_
7. Medical and dental expenses		125_
8. Transportation (not including car payments)		100
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		5_
10.Charitable contributions	\$	0_
11.Insurance (not deducted from wages or included in home mortgage payments)	_	
a. Homeowner's or renter's		0_
b. Life		0_
c. Health		0_
d.Auto		500_
e. Other	\$	0_
12.Taxes (not deducted from wages or included in home mortgage payments)	¢	
(Specify)		0_
a. Auto	¢	760_
b. Otherc. Other		0_
14. Alimony, maintenance, and support paid to others		0
15. Payments for support of additional dependents not living at your home		0_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
17. Other	\$ \$	0
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	<u> </u>	7,740
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	<u> </u>	1,130
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing	g of this documer	nt:
Medical expense to increase over the next year by approx. \$500-\$600		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	710
b. Average monthly expenses from Line 18 above	\$	7,740
c. Monthly net income (a. minus b.)	\$	-7,030

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Middle District of Florida

In re	Rodney S. Johnson		•	Case No.	
	Ε	ebtor			
				Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$ 245,400			
B – Personal Property	YES	3	\$ 83,136			
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$	332,310	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$	912,279	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 710
J - Current Expenditures of Individual Debtors(s)	YES	1				\$ 7,740
ТОТ	FAL	18	\$ 328,536	\$	1,244,589	

# Official Form 6 Cstasts 6cal 35 to km 26 ft 102/107 Doc 1 Filed 05/15/13 Page 26 of 54

# United States Bankruptcy Court Middle District of Florida

In re	Rodney S. Johnson	Case No.	
	Debtor		
		Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ o
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0
Student Loan Obligations (from Schedule F)	\$ 0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 0

# **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 710
Average Expenses (from Schedule J, Line 18)	\$ 7,740
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 747

# **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 64,910
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 912,279
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 977,189

B6 (Official Form 6 - Declaration): 43707	k-06102-KSJ	Doc 1	Filed 0	5/15/13	Page 27 of 54
Rodney S. Johnson					
In re				Case No.	(If known)
Debtoi					(II KIIOWII)
DECLARAT	ION CONC	ERNI	NG DE	BTOR'	S SCHEDULES
DECLARAT	ION UNDER PEN	ALTY OF I	PERJURY 1	BY INDIVII	DUAL DEBTOR
I declare under penalty of perjury the are true and correct to the best of my knowled	hat I have read the folge, information, an	oregoing sun d belief.	nmary and so	chedules, cor	nsisting of sheets, and that they
Data			Ci amatuma.	/s/ Rodney	S. Johnson
Date	_	,	Signature:		Debtor
				Not	t Annlicable
Date	_	i	Signature:	1101	t Applicable (Joint Debtor, if any)
			[If joint o	case, both spot	uses must sign.]
DECLARATION AND SIGNAT					DADED (8 a. 11 U.S.C. 8 110)
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer			(Required b	Security No. by 11 U.S.C. § 1	110.)
If the bankruptcy petition preparer is not an individual, who signs this document.	state the name, title (if a	ny), address, a	nd social secui	rity number of t	the officer, principal, responsible person, or partne
Address					
x		_			
Signature of Bankruptcy Petition Prepare		<del></del>			Date
Names and Social Security numbers of all other individua	als who prepared or assis	sted in preparin	g this documer	nt, unless the ba	ankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach a	additional signed sheets	conforming to	he appropriate	e Official Form	for each person.
A bankruptcy petition preparer's failure to comply with the pr 8 U.S.C. § 156.	rovisions of title 11 and th	e Federal Rules	of Bankruptcy I	Procedure may r	result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENA	ALTY OF PERJU	RY ON BEH	ALF OF A	CORPORA	ATION OR PARTNERSHIP
I, the	[the president	or other offi	cer or an aut	horized ager	nt of the corporation or a member

I, the	[the president or other officer or	an authorized agent of the corporation or a member
or an authorized agent of the partnership	o ] of the	[corporation or partnership] named as debtor
in this case, declare under penalty of pe	rjury that I have read the foregoing summary ar	nd schedules, consisting ofsheets (total
shown on summary page plus 1), and that	at they are true and correct to the best of my known	owledge, information, and belief.
Date	Signature: _	
	-	[Print or type name of individual signing on behalf of debtor.]
[An individual signii	ag on behalf of a partnership or corporation must ind	licate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# Bankruptcy2013 @1991-2013, New Hope Software, Inc., ver. 4.7.2-790 - 31860-301X-\*\*\*\* - PDF-XChange 3.0

# Case 6:13-bk-06102-KSJ Doc 1 Filed 05/15/13 Page 28 of 54 UNITED STATES BANKRUPTCY COURT

Middle District of Florida

In Re	Rodney S. Johnson	Case No.	
		(if known)	

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2013	8,964	Estimated YTD income	
2012	5,229		
2011	0	Unemployed	

B7 (Official Form 7) (04/13)

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2011 7,590.00 Unemployment compensation

# None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
	PAYMENTS	PAID	OWING
Suntrust 200 S Orange Ave Orlando FL 32801	current	2,280	22,513



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*)any payments that were made to a creditor on account of a domestic support obligation or as part of an alternativerepayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
AND RELATIONSHIP TO DEBTOR	PAYMENTS	PAID	OWING

B7 (Official Form 7) (04/13) 3

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL **OWING** 

STATUS OR

DISPOSITION

Foreclosure sale set

for 8/22/2012

4. Suits and administrative proceedings, executions, garnishments and attachments

None

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING COURT OR AND CASE NUMBER AGENCY AND LOCATION Hancock Bank v. Civil Ninth Judicial Circuit Rodney S. Johnson, et Orange County, Florida al 2011-CA-013834 Agriturf Inc v. Rodney Civil County Court, 19th Judicial Johnson, et al Circuit 2011-CC-145 Okeechobee County, Florida BAC Home Loan Foreclosure Fifth Judicial Circuit Services v. Rodney Lake County, Florida Johnson, et al 2009-CA-3488

Ninth Judicial Circuit Voluntary dismissal Foreclosure Orange County, Florida entered 6/18/2010

Homeowner's Association, Inc. v. Rodney S. Johnson, et

2010-CC-004944

John's Cove

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

# 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

B7 (Official Form 7) (04/13)

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

William Reed Reed Law Firm P.O. Box 120280 Clermont, FL 34712-0280 10/12/2011

\$960.00 attorney fee \$390.00 cost deposit

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

6

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF B7 (Official Form 7) (04/13)

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 $\boxtimes$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

B7 (Official Form 7) (04/13) 8

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  $\boxtimes$ 

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

None  $\boxtimes$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS OF

Sod, Inc. (DBA)

SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

N/A

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

Landscaping 9/2005 to 9/2010, Estep & Johnson 20-3485639 6210 Old Winter Garden Landscaping, Inc. Road inactive

Orlando, FL 32835

Landscaping

6210 Old Winter Garden 4/2008 to 12/2013 Road (expires)

Orlando, FL 32835

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None	b. Identify any business listed in U.S.C. § 101.	n response to subdivisio	on a., above, that is "single asset real estate" as defined in 11
	NAME		ADDRESS
	[Questions 19 -	25 are not appli	icable to this case]
	*	* * * * * *	
[If co	mpleted by an individual or individual	l and spouse]	
I decla	are under penalty of perjury that I have read and that they are true and correct.	the answers contained in the	he foregoing statement of financial affairs and any attachments
		_ Signature	/s/ Rodney S. Johnson
		of Debtor	RODNEY S. JOHNSON
	- Penalty for making a false statement: Fin	ontinuation sheets	
	- Penalty for making a false statement: Fin	continuation sheets	
		ne of up to \$500,000 or in	attached  mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571  BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 116
declare und ensation and or guideline	DECLARATION AND SIGNATURE er penalty of perjury that: (1) I am a ban have provided the debtor with a copy of thi s have been promulgated pursuant to 11 U.	TOF NON-ATTORNEY akruptcy petition preparer s document and the notice S.C. § 110 setting a maximum and the setting and the setting and the setting and the setting a maximum and the setting a maximum and the setting and	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110; eas defined in 11 U.S.C. § 110; (2) I prepared this document for each required under 11U.S.C. § 110(b), 110(h), and 342(b); (3) is imum fee for services chargeable by bankruptcy petition preparers,
declare und insation and or guideline iven the del section.	DECLARATION AND SIGNATURE er penalty of perjury that: (1) I am a ban have provided the debtor with a copy of this have been promulgated pursuant to 11 U. ottor notice of the maximum amount before provided the provided that the state of the provided that the provided the provided that the provided th	COF NON-ATTORNEY characteristics of the control of	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 11 as defined in 11 U.S.C. § 110; (2) I prepared this document for se and required under 11U.S.C. § \$ 110(b), 110(h), and 342(b); (3) imum fee for services chargeable by bankruptcy petition preparers,
declare und ensation and or guideline given the del section.	DECLARATION AND SIGNATURE er penalty of perjury that: (1) I am a ban have provided the debtor with a copy of this have been promulgated pursuant to 11 U. ottor notice of the maximum amount before provided the maximum amount before provided the maximum amount before provided the maximum and Title, if any, of Bankruptcy Petititition preparer is not an individual, state the nar	COF NON-ATTORNEY characteristics of the control of	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110 as a defined in 11 U.S.C. § 110; (2) I prepared this document for sea and required under 11U.S.C. § 110(b), 110(h), and 342(b); (3) for imministration in the debtor of accepting any fee from the debtor, as required under 11U.S.C. § 110(c).)
declare und ensation and or guideline given the del section.	DECLARATION AND SIGNATURE er penalty of perjury that: (1) I am a ban have provided the debtor with a copy of this have been promulgated pursuant to 11 U. ottor notice of the maximum amount before provided the maximum amount before provided the maximum amount before provided the maximum and Title, if any, of Bankruptcy Petititition preparer is not an individual, state the nar	COF NON-ATTORNEY characteristics of the control of	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110 as a defined in 11 U.S.C. § 110; (2) I prepared this document for sea and required under 11U.S.C. § 110(b), 110(h), and 342(b); (3) is imum fee for services chargeable by bankruptcy petition preparers, or filing for a debtor or accepting any fee from the debtor, as required to the second of the second

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT Middle District of Florida

	Rodney S. Johnson			
In re			Case No.	
111 10	Debtor	,	cuse 1 vo.	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	7
Creditor's Name: Suntrust 200 S Orange Ave Orlando FL 32801	Describe Property Securing Debt: 2008 Chevy Corvette 2DR convertible, approx. 60,000mi, VIN: 1G1YY36W485111019
Property will be (check one):  Surrendered  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain retain, keep current using 11 U.S.C. §522(f)).  Property is (check one):	(for example, avoid lien
	Not claimed as exempt
	_
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one):	
Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt

B8 (Official Form 8) (12/08)

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property						
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
		☐ YES ☐ NO				
D 4 N 2 (1)						
Property No. 2 (if necessary)						
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
		☐ YES ☐ NO				
Property No. 3 (if necessary)						
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
		☐ YES ☐ NO				
ocontinuation sheets attached (if an a declare under penalty of perjury that Estate securing debt and/or personal processing the security of personal processing debt and/or personal pro	the above indicates my intention as to					
	/a/ Padnay S. Jahna					
Oate:	-	/s/ Rodney S. Johnson				
	Signature of Debtor					
	Signature of Joint Debte	or				

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court Middle District of Florida

Address:  preparer is not an individual, state the Social Se number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  X  Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankru Code	re Rodney S. Johnson	Case No.
UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of [Non-Attorney] Bankruptcy Petition Preparer  I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to ebtor the attached notice, as required by § 342(b) of the Bankruptcy Code  Printed name and title, if any, of Bankruptcy Petition Preparer Address:  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Senumber of the officer, principal, responsible per or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy and read the attached notice, as required by § 342(b) of the Bankruptcy Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.	Debtor	(If known)
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to be both the attached notice, as required by § 342(b) of the Bankruptcy Code  Printed name and title, if any, of Bankruptcy Petition Preparer address:  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Senumber of the officer, principal, responsible per or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy details and read the attached notice, as required by § 342(b) of the Bankruptcy details.		
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  Social Security number (If the bankruptcy petition Preparer is not an individual, state the Social Senumber of the officer, principal, responsible per or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy details and read the attached notice, as required by § 342(b) of the Bankruptcy details.	Certification of [Non-Attorn	ey] Bankruptcy Petition Preparer
preparer is not an individual, state the Social Se number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  (Required by 11 U.S.C. § 110.)  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy and the state of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.  Certification of the Debtor  I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankru		
I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankru ode	rincipal, responsible person, or partner whose Social	(
Code		
Rodney S. Johnson X /s/ Rodney S. Johnson		read the attached notice, as required by § 3-2(b) of the Bankiuptey
Printed Names(s) of Debtor(s)  Signature of Debtor	Rodney S. Johnson	X /s/ Rodney S. Johnson Signature of Debtor Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor, (if any)

Date

Case No. (if known)

#### Case 6:13-bk-06102-KSJ Doc 1 Filed 05/15/13 Page 40 of 54

Alana Cappello Esq 1800 NW 49th St Ste 120 Fort Lauderdale FL 33309 Albert R Cook Esq 1211 SR 436 Ste 127 Casselberry FL 32707

American Credit Bureau 2755 S Federal Hwy Boynton Beach FL 33435 Arnold Sod Company Inc 7285 NW 30th St Okeechobee FL 34972

Rodney S Johnson 1306 Johns Cove Lane Oakland FL 34787

Bank of America PO Box 5170 Simi Valley CA 93062 BM Wemple Pools co Transworld Systems Inc 3450 Lakeside Dr 475 Miramar FL 33027

Capital One PO Box 5253 Carol Stream IL 60197 Center for Diagnostic Imaging PO Box 551116 Tampa FL 33655

William Reed The Reed Law Firm PO Box 120280

Clermont FL 34712-0280

Chase PO Box 15298 Wilmington DE 19850 Chase Bank USA NA PO Box 15298 Wilmington DE 19850

Credit Collection PO Box 9134 Needham MA 02494 Credit Collection PO Box 9134 Needham MA 02494

Devin R Maxwell Esq 405 NW Third St Okeechobee FL 34972 Discover Financial Services PO Box 15316 Wilmington DE 19850-5316 First Data Merchant 265 Broad Hollow Rd Melville NY 11747

GECRB Yamaha PO Box 6153 Rapid City SD 57709 Hancock Bank 1 Corporate Dr Ste 360 Lake Zurich IL 60047 LCA PO Box 2240 Burlington NC 27216

Macys PO Box 8053 Mason OH 45040 MBB 1460 Renaissance Dr Park Ridge IL 60068 Monumental Life Insurance Company PO Box 742502 Cincinnati OH 45274

Orlando Urology Associates 41 W Kaley St Orlando FL 32806 Paccar Financial 777 106th Ave NE Bellevue WA 98004 Progressive American Insurance Company co Credit Collection Services Two Wells Ave Newton MA 02459

### Case 6:13-bk-06102-KSJ Doc 1 Filed 05/15/13 Page 41 of 54

Publishers National Associated Service 3656 Milestrip Rd Blasdell NY 14219 Roger N Gladstone Esq 1499 W Palmetto Park Rd Ste 300 Boca Raton FL 33486

Suntrust 200 S Orange Ave Orlando FL 32801 Waste Management Inc 1001 Fannin Ste 4000 Houston TX 77002

William M Lindeman Esq PO Box 3506 Orlando FL 32802

#### UNITED STATES BANKRUPTCY COURT Middle District of Florida

In re	Rodney S. Johnson	,		
	De	ebtor	Case No.	
			Chapter7	
	VERIF	ICATION OF LIS	T OF CREDITORS	
	I hereby certify under penalty of perjury t	hat the attached List of	Creditors which consists of 2 pages, is true, co	rrect
and co	omplete to the best of my knowledge.			
			/s/ Rodney S. Johnson	
Date		Signature of Debtor	RODNEY S. JOHNSON	

B203 12/94

### United States Bankruptcy Court

		Middle Dis	strict of Florida		
In	n re Rodney S. Johnson		Case No.	·	
			Chapter	7	
$\mathbf{D}$	Debtor(s)		•		
	DISCLOSU	RE OF COMPENSATION O	)F ATTORNEY FOR I	DEBTOR	
and	nd that compensation paid to	) and Fed. Bankr. P. 2016(b), I certi me within one year before the filing behalf of the debtor(s) in contempla	of the petition in bankruptcy	y, or agreed to be p	paid to me, for services
Fo	or legal services, I have agree	ed to accept	\$	960	
Pri	ior to the filing of this stateme	ent I have received	\$	960	
Вғ	alance Due		\$	0	
Th	he source of compensation pa	aid to me was:			
	<b>▼</b> Debtor	Other (specify)			
Th	he source of compensation to				
	<b>▼</b> Debtor	Other (specify)			
<b>√</b> socia	I have not agreed to share ates of my law firm.	e the above-disclosed compensatio	n with any other person unl	ess they are memb	ers and
my la		e above-disclosed compensation winnert, together with a list of the nam			
lr	n return for the above-disclos	ed fee, I have agreed to render lega	al service for all aspects of	the bankruptcy case	e, including:
b.	<ul> <li>Preparation and filing of any</li> </ul>	incial situation, and rendering advice pretition, schedules, statements of a or at the meeting of creditors and conf	affairs and plan which may be	e required;	
	By agreement with the debtor( esentation in adversary and	(s), the above-disclosed fee does not d contested matters.	t include the following service	es:	
ļ		CEF	RTIFICATION		
	I certify that the foregoing debtor(s) in the bankruptcy	ing is a complete statement of any a y proceeding.	agreement or arrangement f	for payment to me f	or representation of th
			/s/ William Reed		
				nature of Attorney	
1			The Reed Law Firm	-	

Name of law firm

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	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re Rodney S. Johnson	☐ The presumption arises.
Debtor(s)	<b>✓</b> The presumption does not arise.
Case Number:	$\square$ The presumption is temporarily inapplicable.
(If known)	

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS					
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  □ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.					
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C.  § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.  Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard  a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and   I remain on active duty /or/   I was released from active duty on   , which is less than 540 days before this bankruptcy case was filed;  OR  b.   I am performing homeland defense activity for a period of at least 90 days, terminating on   , which is less than 540 days before this bankruptcy case was filed.					

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION						
Marital/filing status. Check the box that applies and complete the balance of this part of this statement as data.   Married. Complete only Column A ("Debtor's Income") for Lines 3-11.  Married, not filing jointly, with declaration of separate households. By checking this box, debtor declar penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankru Complete only Column A ("Debtor's Income") for Lines 3-11.  C. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.  d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") and Colum							
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Column B Spouse's Income	
3		s wages, salary, tips, bonuses, overtime, commissions		\$	747	\$ N.A.	
4	and e busin Do n	me from the operation of a business, profession or far inter the difference in the appropriate column(s) of Line ess, profession or farm, enter aggregate numbers and protect enter a number less than zero. Do not include any protect on Line b as a deduction in Part V.	4. If you operate more than one ovide details on an attachment.				
	a.	Gross receipts	\$ 0				
	b.	Ordinary and necessary business expenses	\$ 0				
	c.	Business income	Subtract Line b from Line a	\$	0	\$ N.A.	
	in the	and other real property income. Subtract Line b from appropriate column(s) of Line 5. Do not enter a number art of the operating expenses entered on Line b as a continuous cont	r less than zero. <b>Do not include</b>				
5	a.	Gross receipts	\$ 0				
	b.	Ordinary and necessary operating expenses	\$ 0				
	c.	Rent and other real property income	Subtract Line b from Line a	\$	0	\$ N.A.	
6	Intere	est, dividends and royalties.		\$	0	\$ N.A.	
7	Pensi	on and retirement income.		\$	0	\$ N.A.	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; If a payment is listged in Column A, do not report that payment in Column B.					\$ N.A.	
9	Howe was a Colun Uner	ployment compensation. Enter the amount in the approver, if you contend that unemployment compensation rebenefit under the Social Security Act, do not list the amount in A or B, but instead state the amount in the space belonghousent compensation claimed to be defit under the Social Security Act  Debtor \$	ceived by you or your spouse ount of such compensation in	\$	0	\$ N.A.	

10		nce payments ments of under the Socia	ıl	\$	0	\$	N.A.
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A,				747	\$	N.A.
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.						747
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					\$	8,964
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	a. Enter debtor's state of residence: b. Enter debtor's household size:2					\$	51,760
15	Application of Section 707(b)(7). Check the applicable box and proceed a  ▼ The amount on Line 13 is less than or equal to the amount on Line arise" box at the top of page 1 of this statement, and complete Part VII  □ The amount on Line 13 is more than the amount on Line 14. Com	e <b>14.</b> Check th	olete F	Parts I	V, V, VI	or V	II.

### Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	Enter the amount from Line 12.	\$	N.A.				
17	<b>Marital adjustment</b> . If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.						
	a.   \$						
	b.   \$						
	c.     \$						
	Total and enter on Line 17.						
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	N.A.				

	Part V. CA	LCULATION	OF I	DEDUCTION	NS FROM INCOM	ИE		
	Subpart A: Deduct	ions under St	andar	ds of the Int	ernal Revenue Ser	vice (IRS)	)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of person is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$ N.A.		
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						of 5 gory ons	
	Persons under 65 years of age		Perso	ons 65 years of	f age or older			
	a1. Allowance per person	N.A.	a2.	Allowance 1	per person	N.A.		
	b1. Number of persons	N.A.	b2.	Number of	persons			
	c1. Subtotal	N.A.	c2.	Subtotal		N.A.		\$ N.A.
20A	Local Standards: housing and utilities Utilities Standards; non-mortgage exavailable at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or for consists of the number that would cut the number of any additional dependent	xpenses for the a from the clerk of arrently be allow	applical f the based as e	ble county and nkruptcy cour exemptions on	family size. (This in t.) The applicable far	formation is mily size		\$ N.A.
20B	Local Standards: housing and utilities Housing and Utilities Standards; m information is available at www.use family size consists of the number of tax return, plus the number of any a Average Monthly Payments for any Line a and enter the result in Line 2	ortgage/rent exp doj.gov/ust/ or f hat would curre dditional depen debts secured l	ense for the ontly be dents voy your	or your county e clerk of the b allowed as exc whom you supp home, as state	and family size (this bankruptcy court) (the emptions on your fed bort); enter on Line bed in Line 42; subtract	applicable eral income the total of	the	
	a. IRS Housing and Utilities Standards; mortgage/rental			al expense	\$	N.A.		
	b. Average Monthly Payment for any debts second home, if any, as stated in Line 42			your	\$	N.A.		
	c. Net mortgage/rental expense				Subtract Line b from	n Line a		\$ N.A.
21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
								\$ N.A.

	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
22 <i>A</i>	$0 \square 1 \square 2$ or more.					
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs \$ N.A.					
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 N.A.					
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$ N.A.				
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$ N.A.  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42  N.A.  Net ownership/lease expense for Vehicle 2  Subtract Line b from Line a.	\$ N.A.				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$ N.A.				

29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$	N.A.
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$	N.A.
Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			N.A.
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	N.A.
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$	N.A.
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32.	•	
34	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    a.   Health Insurance	\$	N.A.
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs Enter the total average monthly amount, in excess of the allowance specified by IRS		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	N.A.

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	N.A.
			utions. Enter the amount that you to a charitable organization as def			\$	N.A.
41	Tota	al Additional Expense Dec	ductions under § 707(b). Enter th	e total of Lines 34 thro	ough 40.	\$	N.A
			<b>Subpart C: Deductions fo</b>	or Debt Payment			
	you Payr total filing	own, list the name of credinent, and check whether the of all amounts scheduled ag of the bankruptcy case, dotal Average Monthly payr		the debt, state the Average Monda Creditor in the 60 mittional entries on a sep	erage Monthly onthly Payment is the nonths following the parate page. Enter		
42		Name of Creditor	Property Securing the De	Monthly Payment	Does payment include taxes or insurance?		
	a. b.			\$	yes no		
	c.			\$	yes no		
				Total: Add Line a, b and c		\$	N.A
	resid you in ac amo	lence, a motor vehicle, or o may include in your deduct dition to the payments list ount would include any sum and total any such amounts	laims. If any of the debts listed in ther property necessary for your sition 1/60th of any amount (the "cued in Line 42, in order to maintain s in default that must be paid in or s in the following chart. If necessary	upport or the support of the amount") that you is possession of the properties to avoid repossess ry, list additional entri	of your dependents, must pay the creditor perty. The cure ion or foreclosure.	r	
	a.	Creditor		Φ.			
	b.			\$			
	c.			\$			
						\$	N.A

	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
	a.	Projected average monthly Chapter 13 plan payment.	S N.A.				
45	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	c.	C. Average monthly administrative expense of Chapter 13 case  Total: Multiply Lines a and b					
46	Total	<b>Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.		\$	N.A.		
		Subpart D: Total Deductions from Inco	ome				
47	Total	of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41,	and 46.	\$	N.A.		
		Part VI. DETERMINATION OF § 707(b)(2) PRE	ESUMPTION				
48	Enter	the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	N.A.		
49		the amount from Line 47 (Total of all deductions allowed under § 707(b)	· · ·	\$	N.A.		
50		aly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and		\$	N.A.		
	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Check the applicable box and proceed as directed.						
	The of	this statement, and complete the verification in Part VIII. Do not complete the	tion does not arise" at the e remainder of Part VI.	top of page	2 1		
52	The amount set forth on Line 51 is more than \$12,475*. Check the "Presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt						
54					N.A.		
	Secondary presumption determination. Check the applicable box and proceed as directed.						
		<b>te amount on Line 51 is less than the amount on Line 54.</b> Check the box for of page 1 of this statement, and complete the verification in Part VIII.	r "The presumption does	not arise" a	t the		
55		The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption					
	arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VIII.						
	Part VII: ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
		Expense Description Monthly A					
56	-	ı.	\$	N.A.			
		).	\$	N.A.			
	'	2.	\$	N.A.			
		Total: Add Lines a, b and c		N.A.			

<sup>\*</sup>Amounts are subject to adjustment on 4/1/2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Part VIII: VERIFICATION						
	I declare under penalty of perjury that the influence both debtors must sign.)	Cormation prov	vided in this statement is true and correct. (If this a joint case,				
	Date:	Signature: _	/s/ Rodney S. Johnson (Debtor)				
57	Date:	Signature: -	(Joint Debtor, if any)				

9

Income Month 1			Income Month 2		
Gross wages, salary, tips	747	0	Gross wages, salary, tips	747	
Income from business	0	0	Income from business	0	
Rents and real property income	0	0	Rents and real property income	0	
Interest, dividends	0	0	Interest, dividends	0	
Pension, retirement	0	0	Pension, retirement	0	
Contributions to HH Exp	0	0	Contributions to HH Exp	0	
Unemployment	0	0	Unemployment	0	
Other Income	0	0	Other Income	0	
Income Month 3			Income Month 4		
Gross wages, salary, tips	747	0	Gross wages, salary, tips	747	
Income from business	0	0	Income from business	0	
Rents and real property income	0	0	Rents and real property income	0	
Interest, dividends	0	0	Interest, dividends	0	
Pension, retirement	0	0	Pension, retirement	0	
Contributions to HH Exp	0	0	Contributions to HH Exp	0	
Unemployment	0	0	Unemployment	0	
Other Income	0	0	Other Income	0	
Income Month 5			Income Month 6		
Gross wages, salary, tips	747	0	Gross wages, salary, tips	747	
Income from business	0	0	Income from business	0	
Rents and real property income	0	0	Rents and real property income	0	
Interest, dividends	0	0	Interest, dividends	0	
Pension, retirement	0	0	Pension, retirement	0	
Contributions to HH Exp	0	0	Contributions to HH Exp	0	
Unemployment	0	0	Unemployment	0	
Other Income	0	0	Other Income	0	

### Remarks

### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

In re:

Rodney S. Johnson

Case No.

Chapter 7

Debtor(s)

### DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7, chapter 1 in which  $\S1141(d)(3)$  applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

	I, _	Rodney S. Johnson , the	debtor in the above-styled case, hereby certify that
		(Printed Name of Debtor)	
on		(Date), I completed an	instruction course in personal financial management
			, an approved personal financial management
provid	ler.	(Name of Provider)	
	Cer	rtificate No.: (if any):	·
	Ι, _		the debtor in the above-styled case, hereby
• •		(Printed Name of Debtor)	
certify	that	<u> </u>	s required because of [Check the appropriate box.]:
	Ц	Incapacity or disability, as defined in 11	
	Ш	Active military duty in a military comba	
			State trustee (or bankruptcy administrator) has
		* *	not adequate at this time to serve the additional
individ	duals	s who would otherwise be required to compl	ete such courses.
Signat	ture o	of Debtor:	
Date:			

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7, file within 45 days of the first date set for the meeting of creditors under §341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge under §1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)